

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
In re: :  
 : Chapter 7  
Meir Tsinman, : Case No. 21-22168 (RDD)  
 :  
Debtor(s). :  
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**Opposition to Motion by Creditor for Relief of Stay**

I, Meir Tsinman, the Debtor in this matter, do state under penalty of perjury.

1. I am the Debtor in this matter.
2. I am in the midst of a forbearance period that does not expire until February 1, 2022.
3. Further, I just spoke to the bank and they worked out the termination of the forbearance for me.
4. The Creditor will put the mortgage payments that were missed during forbearance, without any late fees, penalties, or interest attached, onto the back of my mortgage.
5. It will be an interest free balloon to be paid at the end of my term.
6. My regular payments will be due commencing February 1, 2022.
7. Now is the perfect time for Loss Mitigation. I shall apply forthwith for Loss Mitigation to work out the payments.
8. I am ready, willing, and able to pay the 60% good faith payment during loss mitigation.
9. Accordingly, the request for relief of the Stay should be denied.

Meir Tsinman esigned 2021-12-27

Meir Tsinman

STATE OF NEW YORK

COUNTY OF ROCKLAND

On the 27 day of December in the year 2021 before me, the undersigned, personally appeared Meir Tsinman, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

David M. Schalchter

Notary Public

Printed Name: David M. Schalchter

My Commission Expires: 8/23/2024 Stamp: